

**TITONKA BANCSHARES, INC.**

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 1209837	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$136	\$146	7.5%		
Loans	\$61	\$64	3.5%		
Construction & development	\$2	\$1	-59.7%		
Closed-end 1-4 family residential	\$12	\$12	1.5%		
Home equity	\$0	\$0	22.5%		
Credit card	\$0	\$0	20.3%		
Other consumer	\$3	\$3	-9.1%		
Commercial & Industrial	\$4	\$4	-12.7%		
Commercial real estate	\$2	\$2	-8.4%		
Unused commitments	\$13	\$14	4.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$15	\$9	-37.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$48	\$62	29.4%		
Cash & balances due	\$2	\$3	13.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$123	\$132	7.4%		
Deposits	\$121	\$130	7.0%		
Total other borrowings	\$1	\$2	50.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$13	\$14	8.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	9.6%	--		
Tier 1 risk based capital ratio	15.3%	17.3%	--		
Total risk based capital ratio	16.6%	18.6%	--		
Return on equity <sup>1</sup>	4.3%	19.4%	--		
Return on assets <sup>1</sup>	0.4%	1.8%	--		
Net interest margin <sup>1</sup>	3.9%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	103.9%	272.0%	--		
Loss provision to net charge-offs (qtr)	55.4%	1875.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	6.1%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	43.9%	0.0%	26.1%	0.0%	--
Closed-end 1-4 family residential	0.0%	1.3%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.4%	0.0%	0.0%	0.0%	--
Other consumer	1.8%	0.5%	0.0%	0.2%	--
Commercial & Industrial	2.1%	0.1%	3.8%	0.0%	--
Commercial real estate	0.0%	2.9%	0.0%	0.0%	--
Total loans	1.8%	0.7%	1.5%	0.0%	--